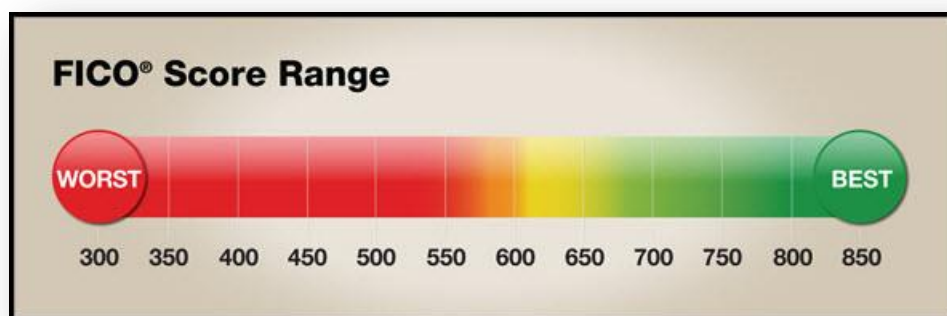


Workshop #3: What's Your Number?

Instructor: Sarah Gant, Apprisen

This credit class gives you hands-on experience inspecting credit reports and takes a greater focus on the factors that influence your Credit Score. You'll walk away more knowledgeable about what actions you can take to increase your score and become more creditworthy in the eyes of lenders.



Workshop Preparation

Do you know your credit score? No ☐ Yes ☐

If Yes, What is your score? _____

When was the last time you reviewed your credit report? _____

Looking back at the goals you set at the beginning of the workshops, which goal(s) may require an improvement in your credit score before you can achieve it?

Workshop #3: Follow Up

- ☐ Go home and pull one of your credit reports for review.

Items to review:	Yes	No
Is your name correct? Check aliases they may have listed for you, too.	<input type="checkbox"/>	<input type="checkbox"/>
Is your social security number correct?	<input type="checkbox"/>	<input type="checkbox"/>
Is your address correct?	<input type="checkbox"/>	<input type="checkbox"/>
Are your previous addresses correct?	<input type="checkbox"/>	<input type="checkbox"/>
Is there anything listed in the public records section? If yes, is this information correct?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have anything listed in the collections section? If yes, is this correct?	<input type="checkbox"/>	<input type="checkbox"/>
If something is listed in the collections section, has it been noted as closed in the accounts section?	<input type="checkbox"/>	<input type="checkbox"/>
Review each entry in the accounts section. Do they all belong to you?	<input type="checkbox"/>	<input type="checkbox"/>
Check the account name, account number, loan amount, and current balance. Are these correct?	<input type="checkbox"/>	<input type="checkbox"/>
Check payment pattern. Are there payments outstanding? Are there payments marked as late? Are these correct?	<input type="checkbox"/>	<input type="checkbox"/>
Do you need to dispute it?	<input type="checkbox"/>	<input type="checkbox"/>